

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 11-45525-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marysel Varela  
345 W Grand St  
Elizabeth, NJ 07202

Social Security No.:  
xxx-xx-3219

Employer's Tax I.D. No.:

---

**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: March 9, 2017

JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Marysel Varela  
 Debtor

Case No. 11-45525-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: cscnodsc

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db  
 512727154 +Marysel Varela, 345 W Grand St, Elizabeth, NJ 07202-1201  
 +BAC Home Loan Servicing, LP, 400 National Way, Bankruptcy Department Mail Stop CA6-919-,  
 Simi Valley, CA 93065-6414  
 512612706 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 512612711 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Citibank Usa, Citicorp Credit Services/Attn: Centraliz,  
 Po Box 20363, Kansas City, MO 64195)  
 512612708 +Cap One Na, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 513534893 +Capital One Bank (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 512612709 +Chase, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850-5298  
 512612710 +Chase - Toys R Us, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 512612712 +Gecrb/stuckey Diamond, Po Box 981439, El Paso, TX 79998-1439  
 512944144 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,  
 Norfolk VA 23541-0907  
 512612717 +Harris, 222 Merchandise Mart Plaza Suite 1900, Chicago, IL 60654-1421  
 512612718 +Hayt, Hayt, & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500  
 512612719 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 512612721 +Hsbc/tax, 90 Christiana Road, New Castle, DE 19720-3118  
 513343876 +OCWEN FEDERAL BANK, LLC, 12650 INGENUITY DRIVE, ORLANDO, FL 32826-2703  
 513353041 Ocwen Loan Servicing, LLC, Attn: Cashiering Department, P.O. Box 24781,  
 West Palm Beach FL 33416-4781  
 516658620 +Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, California 92619-5004  
 516658621 +Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, California 92619-2708,  
 Rushmore Loan Management Services LLC, P.O. Box 55004, Irvine, California 92619-5004  
 512612722 +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 512902118 VERIZON, PO BOX 3037, BLOOMINGTON, IL 61702-3037  
 512612724 +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397  
 512612726 +Wf Fin Bank, Wells Fargo Financial, 4137 121st St, Urbandale, IA 50323-2310  
 512612727 +Wffinance, 800 Walnut St, Des Moines, IA 50309-3504  
 512612728 +Wfnnb/dress Barn, Attention: Bankruptcy, P.O. Box 182686, Columbus, OH 43218-2686

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2017 22:53:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2017 22:53:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 512612705 E-mail/Text: bnc-applied@quantum3group.com Mar 09 2017 22:54:13 Applied Bank,  
 601 Delaware Ave, Wilmington, DE 19801  
 512612707 +E-mail/Text: ebn@squaretwofinancial.com Mar 09 2017 22:54:15 Cach Llc/Square Two Financial,  
 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485  
 516553187 E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2017 22:53:42  
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516553188 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2017 22:53:42  
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154, Ditech Financial LLC f/k/a Green Tree Se,  
 LLC 57709-6154  
 513293717 E-mail/PDF: gecsedirecoverycorp.com Mar 09 2017 22:49:47 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 512612715 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2017 22:49:19 Gemb/JC Penny,  
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 512612713 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2017 22:49:47 Gemb/care Credit,  
 Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
 512612714 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2017 22:49:19 Gemb/gap, Attn: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 512612716 +E-mail/PDF: gecsedirecoverycorp.com Mar 09 2017 22:49:48 Gemb/walmart Dc, Walmart/GEMB,  
 Po Box 103104, Roswell, GA 30076-9104  
 513862411 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 09 2017 22:49:31 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457, Midland Funding LLC 77210-4457  
 513862410 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 09 2017 22:49:31 Midland Funding LLC,  
 by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
 Houston, TX 77210-4457  
 512853825 +E-mail/Text: bknotice@ncmllc.com Mar 09 2017 22:54:01 National Capital Management, LLC,  
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,  
 Memphis, TN 38125-1741  
 512958597 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2017 22:49:57  
 Portfolio Recovery Associates, LLC, c/o Ge Money Bank, PO Box 41067, Norfolk VA 23541  
 513869535 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2017 22:49:30  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541,  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 513869534 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Mar 09 2017 22:49:57  
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

District/off: 0312-2

User: admin  
Form ID: cscnodsc

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Mar 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513293718 E-mail/PDF: rmscedi@recoverycorp.com Mar 09 2017 22:49:24  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

512612720\* +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
512612723\* +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
512612725\* +Verizon New Jersey Inc, Po Box 3397, Bloomington, IL 61702-3397

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Elizabeth L. Wassall on behalf of Creditor Ocwen Loan Servicing, LLC vbarber@udren.com,  
ewassall@udren.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marie-Ann Greenberg on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com  
R. A. Lebron on behalf of Creditor OCWEN FEDERAL BANK, LLC bankruptcy@feinsuch.com  
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME  
LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP bankruptcy@feinsuch.com  
Russell L. Low on behalf of Debtor Marysel Varela rbear611@aol.com, lowlaw505@gmail.com  
TOTAL: 7